

Court  
Copy

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J.L. LBR 9004-1(b)

**SEAN R. BROTHERS**

**ASHLEY R. BROTHERS**

2337 SOUTH BRANCH ROAD

BRANCHBURG TWP, NJ 08853

(516) 426-1852

In Re:

**ALBERT RUSSO, STANDING TRUSTEE**  
CN 4853

Trenton, NJ 08650

U.S. BANKRUPTCY COURT  
FILED  
TRENTON, NJ

2017 JUN 15 PM 1:18

BY:   
DEPUTY CLERK

Case#: 16-21401/CMG

Hearing: ~~June 21, 2017~~

Time: Ready Hold 12:00PM

Judge: Gravelle

*Movant Shall Certify Notice  
To All Interested Parties Of  
The New Hearing Date Fixed  
By The Court.*

**NOTICE OF MOTION TO**

*Hedring Date:  
July 19, 2017  
at 12:00*

Relief sought: Request to turn a portion of the arrears Wells Fargo claims I owe turned into unsecured debt.

ASHLEY R. BROTHERS has filed papers with the court to turn \$66,337.18 of Wells Fargo's claim into unsecured debt. This amount includes past due principal and interest, prepetition fees and projected escrow shortage. If granted, it would leave \$35,251.52 as secured debt. The secured amount includes the shortage in the escrow account; monies used to pay property taxes, home owners insurance, Wells Fargo's attorney fees and P.M.I.

**YOUR RIGHTS MAY BE AFFECTED. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

Case#: 16-21401/CMG

Chapter: 13

Hearing Date: ~~6/14/17~~

Hearing Time: 12:00 PM

Judge: Gravelle

## **Copies have been mailed to:**

Albert Russo, Standing Trustee  
CN 4853  
Trenton, NJ 08650

Phelan Hallinan & Diamond, PC  
400 Fellowship Road, Suite 100  
Mt. Laurel, NJ 08054

Clerk, U.S., Bankruptcy Court  
402 East State Street  
Trenton, NJ 08608  
**(HAND DELIVERED)**

If you, or your attorney, do not take the steps outlined above, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief.

Date: 5 | 2 | 17

Signature: Ashley Brothers

Court

copy:  
U.S. BANKRUPTCY COURT  
FILED  
TRENTON, NJ  
2017 JUN 15 P 1:19  
JENNIE A. HAMILTON  
DEPUTY CLERK

<b>UNITED STATES BANKRUPTCY COURT</b> <b>DISTRICT OF NEW JERSEY</b>
Caption in Compliance with D.N.J.L. LBR 9004-1(b) <b>SEAN R. BROTHERS</b> <b>ASHLEY R. BROTHERS</b> 2337 SOUTH BRANCH ROAD BRANCBURG TWP, NJ 08853 (516) 426-1852
In Re: <b>ALBERT RUSSO, STANDING TRUSTEE</b> CN 4853 Trenton, NJ 08650

Case#: 16-21401/CMG  
Hearing: June 21, 2017  
Time: Ready Hold 12:00PM  
Judge: Gravelle

**CERTIFICATION IN SUPPORT OF MOTION TO TURN A PORTION OF  
SECURED DEBT INTO UNSECURED DEBT**

ASHLEY ROSE BROTHERS, WIFE OF SEAN R. BROTHERS AND SEAN R. BROTHERS HEREBY CERTIFIES AS FOLLOWS:

1. Mrs. Ashley R. Brothers, wife of Sean R. Brothers has put forth her greatest effort to save her family's home and rectify not only the debts seen by the courts but other financial obstacles that have crossed Mr. & Mrs. Brothers path since 2008 including but not limited to: health insurance issues due to her sons severe diagnosis, home owners insurance issues, bank levies, liens on their residence without a single shred of notice and issues with the IRS, taxation department of New Jersey & the taxation department of New York which lead to frozen assets and levies/leins. Since 2010, she has sent over thirty letters to Wells Fargo begging them to speak with her before the situation got out of control (letters can be photocopied and submitted upon request.)
2. In December, 2016 Wells Fargo responded to a complaint filed with the Consumer Financial Protection Bureau by Ashley R. Brothers, wife of Sean R. Brothers. They stated that in order to reduce the principal balance Mr. Sean R. Brothers would have to apply for a modification. Ashley R. Brothers, wife of Sean R. Brothers immediately filled out and mailed in the paperwork. However in February, 2017 Wells Fargo denied Mr. Sean R. Brothers modification. In

addition after denying the modification, Wells Fargo Home Mortgage sent a private appraiser out to 2337 South Branch Road, Branchburg Township, NJ 08853 to obtain a documented value of the home.

3. On March 3, 2017 Wells Fargo Representative Raven Rodriguez contacted Ashley R. Brothers, wife of Sean R. Brothers to obtain further information to review and finalize the filed modification paperwork. Mrs. Brothers explained that just a week prior she had received notice that the modification was denied. Ms. Rodriguez said she would still like me to resend the entire application *without* paystubs, a hardship letter and tax records release.

4. On a recorded call in March, 2017 Wells Fargo Executive Resolution Specialist, Lisa Ulrich told Ashley R. Brothers, wife of Sean R. Brothers that she has made poor life decisions and does not deserve assistance from Wells Fargo. Lisa Ulrich also made comments about the condition of the Brothers' Family home and asked why Mrs. Brothers doesn't want to live somewhere nicer.

5. On April 24, 2017 Wells Fargo Home Mortgage Representative Genevieve called Ashley R. Brothers, wife of Sean R. Brothers on her cell phone. She began the conversation by stating "This is an attempt to collect a debt. Any information obtained..." In addition to the above statement Genevieve gave Ashley R. Brothers, wife of Sean R. Brothers an invalid website which she was supposed to use to obtain a modification packet. Ashley R. Brothers, wife of Sean R. Brothers requested a modification packet be sent to her residence on March 29, 2017.

6. On April 18, 2017 Ashley R. Brothers, wife of Sean R. Brothers contacted Albert Russo's office seven times between the hours of 9AM & 2:15PM. She spoke to Gina at 2:15 PM and was informed that the trustee's office has too many open cases to review documentation from every citizen in the bankruptcy process. This response came after Ashley R. Brothers, wife of Sean R. Brothers inquired about documents requested by the trustee's office. Mrs. Brothers explained that her then attorney had overnighted documents to answer said questions back in December, 2016.

7. In the past twelve months Ashley R. Brothers, wife of Sean R. Brothers has been hung up on by multiple Wells Fargo Home Mortgage representatives who

claimed they could not legally speak with her since her name is not on the home mortgage that she continues to fight for. Two of the Wells Fargo Home Mortgage representative's names are Albert & Maria. When this was brought to the executive offices attention she was informed that without a last name finding any specific representative named Albert or Maria would be like "finding a needle in a haystack" (Kate Harrenstein).

8. The financial issues with Wells Fargo have consumed over four years of Mr. & Mrs. Sean R. Brothers life. It has affected their health, emotional state and wellbeing. Ashley R. Brothers, wife of Sean R. Brothers has been hospitalized due to the overwhelming amount of stress caused by attempts to speak with Wells Fargo Home Mortgage and the diagnosis of her sons life threatening illness; Severe Hemophilia A with an inhibitor. (Proof provided upon request)

9. Mr. & Mrs. Sean R. Brothers have spent a combined \$7,750.00 to two different attorneys between 2010 & 2016 to communicate and work with their family in an effort to stay in their home and current residence; 2337 South Branch Road, Branchburg Township, New Jersey 08853. Both attorneys failed to comply with serviced that had been agreed on and were caught in lies that ultimately cost their family more money and time. As a result Ashley R. Brothers, wife of Sean R. Brothers took the reins and did everything humanly possible to stop the charade with Wells Fargo Home Mortgage.

10. Mr. & Mrs. Sean R. Brothers have been forced to pay an increased P.M.I. (Private Mortgage Insurance) rate of \$3,701.88 & home owner's insurance rate of \$3,086.00 annually as a direct result of their hardship with Wells Fargo.

11. Wells Fargo has continued to charge Mr. & Mrs. Sean R. Brothers late fees every month in the amount of \$177.76 (total: \$2,133.12) despite being on time with all home mortgage payments in the past year. In addition, Wells Fargo Home Mortgage recently reported twelve late payments to the credit bureau causing further issues and confusion. However, during a recorded conversation with Wells Fargo Executive Accountant Kate Harrenstein on November 16, 2016 at 5:36PM she stated that after filing bankruptcy all late payment fees stop as long as Mr. Sean R. Brothers makes his monthly payments by the fifteenth of the month.

12. Wells Fargo Home Mortgage increased Mr. Sean R. Brothers & Mrs. Ashley R. Brothers, wife of Sean R. Brothers mortgage payment \$292.11 per month from \$2,964.54 to \$3,256.65. However, Wells Fargo Home Mortgage has requested a payment of \$3007.76 but continues to adjust only \$2,888.76 per month.

13. In April, 2017 Mr. & Mrs. Sean R. Brothers were informed that their personal accountant did not file their full 2009 taxes which resulted in an abundance of penalties, interest and a lien on their home. Wells Fargo Home Mortgage will *not* modify any loan if they are not the first lien on the home. Ashley R. Brothers, wife of Sean R. Brothers was given this information by Wells Fargo Home Mortgage employee Tiffany Oliver.

14. On April 24, 2017 Ashley R. Brothers, wife of Sean R. Brothers spoke with Wells Fargo representative, Genevieve. She explained to Genevieve that she still had not received a new modification packet which Wells Fargo Home Mortgage requested she fill out *again*. Genevieve instructed Ashley R. Brothers, wife of Sean R. Brothers to visit [www.wellsfargo.com/homepreservation15](http://www.wellsfargo.com/homepreservation15) to print out a copy of the application. **The webpage does not exist!**

15. Ashley R. Brothers, wife of Sean R. Brothers has been filing complaints about Wells Fargo Home Mortgage with President Obama, President Trump, the Consumer Protection Financial Bureau, Attorney General of NJ, Senator Menendez, NJ department of banking and insurance and Governor Christie since August, 2010.

16. On February 18, 2017 Ashley R. Brothers, wife of Sean R. Brothers sent a letter to various government agencies about issues she was encountering with the Consumer Protection Financial Bureau. She had filed a complaint back in October, 2016 and the White House filed a complaint back in November, 2016. The claim number assigned to the case on behalf of the agency does **not** exist. The

17. Mr. & Mrs. Sean R. Brothers' home is in need of immediate repair to prevent further damage. However, Mr. & Mrs. Sean R. Brothers are reluctant to continue fixing the ongoing issues as a result of over four years of difficulties communicating and working with Wells Fargo Home Mortgage.

18. Mr. Sean R. Brothers & Ashley R. Brothers, wife of Sean R. Brothers escrow balance has gone from -\$35,751.53 to -\$38,497.08 despite monthly escrow deposits of \$1,109.16 July, 2016 through September, 2016 & \$1,145.36 October, 2016 through June, 2017. However, despite the growing deficient escrow balance Wells Fargo Home Mortgage claimed that Mr. Sean R. Brothers & Mrs. Ashley R. Brothers, wife of Sean Brothers *overpaid* their escrow account by \$49.38 and cut them a check for that amount. Ashley R. Brothers, wife of Sean R. Brothers requested a copy of the escrow analysis but Wells Fargo Home Mortgage Specialist Tanaya Arteaga was unable to locate said documents.

19. Mr. Sean R. Brothers & Ashley R. Brothers deserve a fair chance to live in their "home" with their children. Ashley R. Brothers has been experiencing severe chest pain as a result of the ongoing stress caused by Wells Fargo Home Mortgage over the course of the past twelve months. Ashley R. Brothers, wife of Sean R. Brothers is fearful that she is going to endure a heart attack as a direct result of the ongoing stress caused by Wells Fargo Home Mortgage and the Bankruptcy process.

20. Ashley R. Brothers, wife of Sean R. Brothers has been assigned over twelve different points of contact at Wells Fargo over the course of the past eleven months. More than one third of the points of contact are no longer employed by Wells Fargo making it exceptionally hard to move forward with any resolution.

21. On June 8, 2017 Vanessa (Wells Fargo Home Mortgage Specialist) called Ashley R. Brothers, wife of Sean R. Brothers & requested to add underwriter Leslie to the phone call. Mrs. Brothers was then asked to send further documentation to move forward with the modification process. Mrs. Brothers explained that she spoke with four different representatives since February and was told that no further information was needed to move forward.

22. The disorganization and lack of communication within Wells Fargo Home Mortgage has cost Mr. & Mrs. Sean R. Brothers enough time and money and good health since 2010. It is unfair to allow this to continue any further.

Ashley R. Brothers and Sean R. Brothers understand the punishment for lying in a sworn statement. The above mentioned is true.

---

Dated: Wednesday, June 7, 2017

Ashley R. Brothers

Sean R. Brothers

Ashley R. Brothers

Sean R. Brothers





Wells Fargo  
PO Box 10335  
Des Moines, IA 50306-0335

November 25, 2016

Ashley Brothers  
2337 S Branch Road  
Neshanic Station, NJ 08853

Case#: 16-21401/CMG  
Hearing: June 21, 2017  
Time: Ready Hold 12:00PM  
Judge: Gravelle

Subject: Status update to the inquiry received on October 13, 2016, from the Consumer Financial Protection Bureau (CFPB) about the account number [REDACTED]

Dear Mrs. Ashley Brothers:

Thank you for the opportunity to speak with you about your concerns on behalf of Sean Brothers. We've carefully researched these matters and are providing you with a response.

**In the inquiry received, you expressed concern about:**

- Wells Fargo won't speak to me without Sean Brother's permission
- Our lawyer instructed us to stop making payments
- Wells Fargo refused to take our payments
- Wells Fargo refused to review and modify our loan
- Wells Fargo refused to remove our Private Mortgage Insurance (PMI)
- Request to remove attorney fees and months charged when Well Fargo refused to take our payments

Please find our responses to the inquiry below.

**Wells Fargo won't speak to me without Sean Brother's permission**

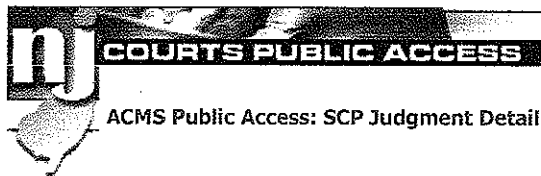
We've completed the request and wanted to let you know we've updated the account indicating that you can receive account information and speak to us concerning this account. We'll keep this authorization on the account for "life of the loan", or until you ask us to remove it. Please find the letter dated July 18, 2016, confirming this action.

**Our lawyer instructed us to stop making payments**

During discussion for payment assistance options, we may discuss program requirements about past due payments. Please note, we don't instruct our customers or recommend they miss payments to qualify for assistance. If payments aren't made, the Note and Mortgage, signed at origination outline actions we may take. We regret any confusion which may have occurred. Please be advised, we cannot comment on the instructions you were provided by your attorney.

**Wells Fargo refused to take our payments**

The account originated on October 30, 2008. The account had monthly mortgage payments due on the 1<sup>st</sup> day of each month. If a payment isn't received by the due date, we may call as a reminder during the courtesy period to ensure there hasn't been a payment error. We may continue to make calls until the payment is received. We're also able to discuss payment arrangements, if needed. During discussion for payment assistance options, we may discuss program requirements about past due payments. If payments aren't made, the Note and Mortgage, signed at origination outline actions we may take.



ACMS Public Access: SCP Judgment Detail



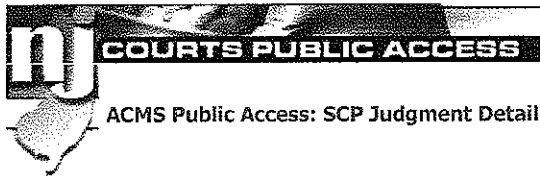
Page: 1



END OF LIST

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CASE TITLE : MIDLAND FUNDING LLC VS BROTHERS ASHLEY		TYPE : CONTRC-REG
JDCMNT NUM : VJ 003792 14 STATUS: OPEN STATUS DATE : 10 31 2014		
JDCMNT AWD : 1939.27	COURT COST: 39.00	OTHER COSTS:
JDCMNT TOT : 2032.06	ATTY FEES : 53.79	INTEREST:
ENTER DATE : 10 31 2014 TIME: 16 00 FILE DATE: 10 29 2014 CREDITS:		
<b>SEL PARTY NAME AFL ROLE ATTORNEY FIRM STAT STAT DATE</b>		
<input type="radio"/> BROTHERS ASHLEY	IND D	PRO SE 01 10 29 2014
<input type="radio"/> MIDLAND FUNDING LLC	COM C	PRESSLER AND PR 01 10 29 2014

Screen ID:CVM3040 Copyrighted © 2012 - New Jersey Judiciary  
Session ID: TCKJ32 Case Count: 4  
BUILD 2015.6.0.02.10 Timer Count down: 297



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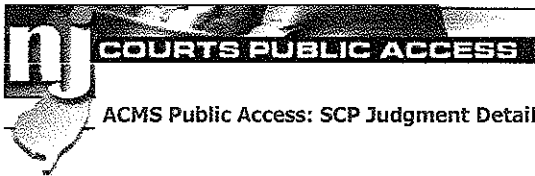


Page: 1

END OF LIST

VENUE : SOMERSET	COURT : LAW SCP	DOCKET # : DC 002951 10
CASE TITLE : <del>HSBC BANK NEVADA</del> VS BROTHERS ASHLEY		TYPE : CONTRC-REG
JDGMNT NUM : VJ 003841 10 STATUS: OPEN STATUS DATE : 08 06 2010		
JDGMNT AWD : 4826.16	COURT COST: 57.00	OTHER COSTS:
JDGMNT TOT : 5004.89	ATTY FEES : 111.72	INTEREST: 10.00
ENTER DATE : 08 06 2010 TIME: 12 49 FILE DATE: 08 06 2010 CREDITS:		
SEL PARTY NAME		AFL ROLE ATTORNEY FIRM STAT STAT DATE
<input type="radio"/> BROTHERS	ASHLEY R IND D PRO SE	01 08 06 2010
<input type="radio"/> HSBC BANK NEVADA	NA BNK C LYONS DOUGHTY &	01 08 06 2010

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Session ID: TCKJ32 Case Count: 2  
BUILD 2015.6.0.02.10 Timer Count down: 286



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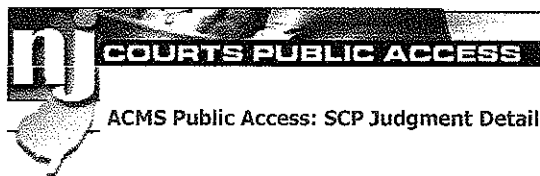
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#1

VENUE : SOMERSET	COURT : LAW SCP	DOCKET # : DC 000975 13
CASE TITLE : CAVALRY SPV I, LLC VS BROTHERS ASHLEY		TYPE : CONTRC-REG
JDMNT NUM : VJ 001032 13 STATUS: OPEN STATUS DATE : 07 10 2013		
JDMNT AWD : 1308.56	COURT COST: 39.00	OTHER COSTS:
JDMNT TOT : 1388.73	ATTY FEES : 41.17	INTEREST:
ENTER DATE : 07 10 2013 TIME: 14 13 FILE DATE: 07 10 2013 CREDITS:		
<b>SEL PARTY NAME AFL ROLE ATTORNEY FIRM STAT STAT DATE</b>		
<input type="radio"/> BROTHERS	ASHLEY	IND D PRO SE 01 07 10 2013
<input type="radio"/> CAVALRY SPV I, LLC		COM C APOTHAKER SCIAN 01 07 10 2013

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Session ID: TCKJ32 Case Count: 6  
BUILD 2015.6.0.02.10 Timer Count down: 295



ACMS Public Access: SCP Judgment Detail



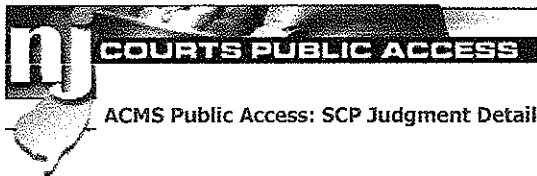
Page: 1

#1

END OF LIST

VENUE : SOMERSET	COURT : LAW SCP	DOCKET # : 5-DC-001556-14
CASE TITLE : MIDLAND FUNDING LLC VS BROTHERS ASHLEY		TYPE : CONTRC-REG
JDMNT NUM : VJ 001527 14 STATUS: OPEN STATUS DATE : 06 03 2014		
JDMNT AWD : 770.94	COURT COST: 39.00	OTHER COSTS:
JDMNT TOT : 840.36	ATTY FEES : 30.42	INTEREST:
ENTER DATE : 06 03 2014 TIME: 16 04 FILE DATE: 05 23 2014 CREDITS:		
SEL PARTY NAME		AFL ROLE ATTORNEY FIRM STAT STAT DATE
<input type="radio"/> BROTHERS	ASHLEY	IND D PRO SE 01 05 23 2014
<input type="radio"/> MIDLAND FUNDING LLC		COM C PRESSLER AND PR 01 05 23 2014

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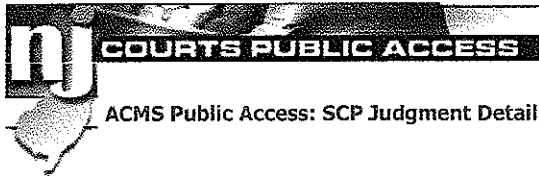


Page: 1

END OF LIST

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CASE TITLE : ACB RECEIVABLES MANA VS BROTHERS ASHLEY		TYPE : CONTRC-SCL
JDGMNT NUM : VJ 001506 14 STATUS: OPEN STATUS DATE : 05 30 2014		
JDGMNT AWD : 1432.08	COURT COST: 22.00	OTHER COSTS:
JDGMNT TOT : 1497.72	ATTY FEES : 43.64	INTEREST:
ENTER DATE : 05 30 2014 TIME: 13 27 FILE DATE: 05 15 2014 CREDITS:		
<b>SEL PARTY NAME AFL ROLE ATTORNEY FIRM STAT STAT DATE</b>		
<input type="radio"/> BROTHERS ASHLEY	IND D PRO SE	01 05 15 2014
<input type="radio"/> ACB RECEIVABLES MANA GEMENT IN C	BUS C BART A. CHASE	01 05 15 2014

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Session ID: TCKJ32 Case Count: 6  
BUILD 2015.6.0.02.10 Timer Count down: 288



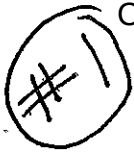
Page: 1

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END OF LIST

VENUE : SOMERSET	COURT : LAW SCP	DOCKET # : SC 000315 15				
CASE TITLE : PAW PRINTS VETERINAR VS BROTHERS ASHLEY		TYPE : CONTRC-SCL				
JDGMNT NUM : VJ 002305 15 STATUS: OPEN STATUS DATE : 08 12 2015						
JDGMNT AWD : 300.03	COURT COST: 42.00	OTHER COSTS:				
JDGMNT TOT : 342.03	ATTY FEES :	INTEREST:				
ENTER DATE : 08 12 2015 TIME: 11 27 FILE DATE: 08 03 2015 CREDITS:						
SEL	PARTY NAME	AFL	ROLE	ATTORNEY FIRM	STAT	STAT DATE
<input type="radio"/>	BROTHERS ASHLEY	IND	D	PRO SE		01 08 03 2015
<input type="radio"/>	PAW PRINTS VETERINAR Y HOSPITA L	CRP	C	PRO SE		01 08 03 2015

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Session ID: TCKJ32 Case Count: 3  
BUILD 2015.6.0.02.10 Timer Count down: 279



**Department of  
Taxation and Finance**

April 11, 2017

Mr. Sean and Mrs. Ashley Brothers  
2337 S Branch RD  
Branchburg, NJ 08853-4119

Dear Mr. & Mrs. Brothers,

This is in response to your correspondence regarding your New York State income tax refund for taxable year 2015.

Our records indicate that your refund, in the amount of \$360.88 has been applied to your liability with Revenue Services for past due taxes for the State of New Jersey. This debt was certified under your name and Social Security number.

When another agency certifies a debt with this agency, we are required by law to forward your refund for application to the debt. We cannot adjust or modify the records of another agency.

We cannot determine if you owe the debt or what your current balance may be. If the agency debt information is incorrect, it is the responsibility of that agency to refund the money erroneously offset to that debt.

If you have any questions regarding this debt you must contact:

State of New Jersey  
Division of Taxation  
Multi State Offset Program  
PO Box 283  
Trenton, NJ 08695-0283  
Telephone: 609-943-5000

We hope that we have been of assistance in this matter.

Sincerely,  
Liability Obligation Protest Unit



## Personal Information

SSN: XXX-XX-9569

You have been on our files since 10/01/1996

Date of Birth: 12/16/1975

Names Reported: SEAN R. BROTHERS

## Addresses Reported:

Address	Date Reported	Address	Date Reported
2337 S BRANCH RD, BRANCHBURG, NJ 08853-4119	12/31/2008	1 WEBSTER AVE, MASSAPEQUA, NY 11758-2436	12/05/2005
18 N BRITTANY DR, BETHPAGE, NY 11714-6102	06/06/2007	2078 GREYSTONE DR, LEBANON, PA 17042-4602	09/01/1996
2887 S BRANCH RD, BRANCHBURG, NJ 08853	02/28/2009	2883 S BRANCH RD, BRANCHBURG, NJ 08853	02/05/2009
2337 SOUTH BR, BRANCHBURG, NJ 08853	08/30/2010		

## Telephone Numbers Reported:

(516) 413-6255	(516) 799-3387	(908) 644-2376	(908) 552-6767	(516) 455-7297	(516) 749-0677	(516) 426-1852
(732) 510-9134	(516) 658-5612	(908) 336-8126				

## Employment Data Reported:

Employer Name	Date Verified	Position
UIOE LOCAL 1414B	04/25/2015	ENGINEER

## Public Records

**ALBANY COUNTY CLERK** Docket #: E028246470W0015 (32 N. RUSSELL RD, ALBANY, NY 12206, (518) 487-5100)

Date Filed: 11/30/2011	Type: PAID TAX LIEN	Amount: \$838
Date Paid: 05/17/2012	Responsibility: Individual Debt	Court Type: Recorder of Deeds
Date Updated: 06/08/2012		
Estimated month and year that this item will be removed: 04/2019		

**NASSAU COUNTY 1ST DISTRICT COURT** Docket #: 13CV014012 (99 MAIN ST., HEMPSTEAD, NY 11550, (516) 493-4200)

Date Filed: 08/01/2013	Type: CIVIL JUDGMENT	Amount: \$10,408
Date Updated: 08/29/2013	Responsibility: Individual Debt	Court Type: Recorder of Deeds
Plaintiff: OCEANSIDE CHRISTOPHER		
Estimated month and year that this item will be removed: 07/2020		

**NEW JERSEY FEDERAL COURT-TRENTON** Docket #: 1621401 (PO BOX 1352, NEWARK, NJ 07101, (609) 989-2129)

Date Filed: 06/13/2016	Type: CHAPTER 13 BANKRUPTCY FILING	Court Type: Federal District
Date Updated: 06/14/2016	Responsibility: Contractually Liable Debt	Plaintiff Attorney: JOSEPH W COIRO
Estimated month and year that this item will be removed: 05/2026		

**NEW JERSEY STATE SUPERIOR COURT** Docket #: DJ04890216 (25 MARKET ST, TRENTON, NJ 08611, (609) 292-4987)

Date Filed: 03/17/2016	Type: STATE TAX LIEN	Amount: \$3,238
Date Updated: 03/26/2016	Responsibility: Individual Debt	Court Type: Recorder of Deeds
Estimated month and year that this item will be removed: 02/2026		

**NEW JERSEY STATE SUPERIOR COURT** Docket #: DJ29481411 (25 MARKET ST, TRENTON, NJ 08611, (609) 292-4987)

Date Filed: 10/20/2011	Type: RELEASE OF TAX LIEN	Amount: \$1,680
Date Paid: 09/06/2012	Responsibility: Individual Debt	Court Type: Recorder of Deeds
Date Updated: 06/01/2013		
Estimated month and year that this item will be removed: 08/2019		

## Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The Key(s) below are provided to help you understand some of the account information that could be reported.

### Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The rating in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

They took from Federal  
+ I paid the balance.  
How do I fix when they hang up on me?



**On 11/16/2016 at 5:28PM  
Eastern/Standard time Wells Fargo's  
Executive Office Representative,  
Kate Harrenstein stated that it was in  
fact wrong for the bank to do what  
they have done to us**

# 2

February 23, 2017

Sean Brothers  
2337 S Branch Rd  
Neshanic Station, NJ 08853

Case#:16-21401/CMG  
Hearing: June 21, 2017  
Time: Ready Hold 12:00PM  
Judge: Gravelle

PLEASE NOTE: This notice is being provided for informational purposes only. As a result of at least one bankruptcy case filing that included the above referenced account, Wells Fargo Home Mortgage is NOT attempting in any way to violate any provision of the United States Bankruptcy Code or to collect a debt (deficiency or otherwise) from any customer(s) who is impacted by an active bankruptcy case or has received a discharge, where the account was not otherwise reaffirmed or excepted from discharge. THIS IS NOT A BILL OR A REQUEST FOR PAYMENT AS TO THESE CUSTOMER(S). Your decision to discuss workout options with Wells Fargo Home Mortgage is strictly voluntary. You are not obligated to pursue any workout options discussed with us. At your request, we will immediately terminate any such discussions should you no longer wish to pursue these options.

Subject: We are pleased to provide the enclosed information for:  
Loan number: 0091129395  
Property address: 2337 S Branch Rd  
Neshanic Station NJ 08853

Dear Sean Brothers :

You recently submitted an application for mortgage assistance with the loan number shown above. Because Wells Fargo Home Mortgage used an appraisal or other valuation method to determine the value of the mortgaged property, you are entitled to receive a copy of the Valuation Report(s). This report is an analysis of the property, which was used to place a value estimate of \$414,609.00 on the property.

Important information you should know:  
You will find another valuation report(s) enclosed that we have on file, but was not used in making our decision on your request for mortgage assistance. We are, however, required to provide a copy of this to you in addition to the report we did use in evaluating your request. In addition, please note that a written notification about the outcome of your request for assistance is sent in a separate mailing.

BK188/VGE/pg1

# 5

Incoming Call—4:18PM

Call Duration—7 Minutes

Case#:16-21401/CMG  
Hearing: June 21, 2017  
Time: Ready Hold 12:00PM  
Judge: Gravelle

GENEVEIVE

Called to confirm receipt of home modification application.

**I DID NOT RECEIVE IT YET!**

Said “this is an attempt to collect a debt” during her disclosure

Said the notes say I asked for a hard paper application last week.

**I ASKED FOR A HARD COPY ON BEGINNING ON MARCH 29, 2017**

Said that Anna Medina has been out of the office sick for 2 weeks.

**Anna Medina called me on Monday, April 17, 2017 @ 4:29PM**

**I also received a phone call from 2 other Wells fargo agents on April 7, 2017 @ 1:43PM (LISA ULRICH), April 12, 2017 @ 6:13PM & 2:11PM and April 13, 2017 @ 8:08AM.**

She asked if I could download the application (first time this is being asked). She gave me the website [www.wellsfargo.com/homepreservation15](http://www.wellsfargo.com/homepreservation15).

**I asked if I could make sure the application was able to download prior to ending our phone call**

**It did NOT! A page error came up (see attached screenshot.)**

[Sign On](#) [Customer Service](#) [ATMs/Locations](#) [Español](#)[Personal](#)[Small Business](#)[Commercial](#)[Financial Education](#)[About Wells Fargo](#)

## We can't find your page

### What should I do?

This may have happened due to an incorrect URL, or because a page expired or moved. You can check the spelling and capitalization of your URL or use the search box at the top of the page to try again.

[Go to the homepage >](#)

### Helpful links

- [→ Sitemap](#)
- [→ Frequently Asked Questions](#)
- [→ Apply for an Account or Service](#)

#5

28  
Fm  
Gmt. + Wg  
"

#6

~~ruce~~

~~Shirley~~  
Too many  
858  
9330  
Gina - all cases  
to review  
2:15 PM all of pur  
does.

11:21 A.

Case moved  
to 5/3/17  
@ 10A.

Call lasted  
15:00  
(2) un.  
resolved  
issues that  
were said

am 4 s. - VM - Anita

resolved  
by J. Caird  
Make Home  
Court

36 sec.  
54 sec.  
2 min - VM  
2 min - VM  
4 min - VM  
12:23 P  
12:21 P  
11:31 A  
11:18 A  
10:59 A  
4/18/17 - 10:57 A. 46 sec.  
Dobbie

I hereby certify...

#9

**Payment Information and Authorization:**

All payments will be addressed to **Modification Center** in the form of automatic withdraw or Credit card/Debit Card authorization. Upon sending this agreement, you must pay promptly for us to begin negotiating on your behalf. If you are going to make a partial or full payment with a credit card, please enter the card information below.

Please fill in your desired payment arrangement below.

Case#: 16-21401/CMG  
Hearing: June 21, 2017  
Time: Ready Hold 12:00PM  
Judge: Gravelle

Total Charges due ~~\$3,000.00~~

Amount to be paid upon execution of contract (1st payment) \$ 1000.00

Total amount to be paid by Debit/Credit Card \$3,000.00

1<sup>st</sup> debit-1,000.00 Date: 8/6/2010

3<sup>rd</sup> debit- 1,500.00 Date: 9/17/2010

2<sup>nd</sup> debit-500.00 Date: 8/20/2010

Note: Above listed payment schedule must be fulfilled in its entirety. The Law office of Thomas J. Sherwood will allow installment payments as long as all payments totaling the entire retainer fee are paid in full within 45 days or the completion of the modification whichever occurs first. Failure to make timely payments according to the above schedule may result in the termination of the negotiations by this firm and all previous payments will be deemed as earned for services rendered.

**Credit card authorization**

Credit Card #: [REDACTED] Credit Card type VISA

Name on Card Sean Brothers Expiration 4-13

Security Code [REDACTED] (3 or 4 digits) Billing phone # 732-610-9134

Billing Address 2337 South Branch Rd Branchburg NJ 08853

The payment listed above is authorized for assessment and processing by Thomas J. Sherwood

Auth. Signature [Signature] Date 8-3-10



#9

Mr. Sean Bothers  
2337 S Branch Rd  
Neshanic Station, NJ 08853

Sunday, March 13, 2011

Thomas Sherwood  
11524 HWY 92 East  
Seffner, FL 33584

Hillsborough county

To Thomas Sherwood,

I'm writing in regards to the home modification case I retained you for back in June, 2010. The address on the case is 2337 South Branch Road, Neshanic Station, NJ 08853.

I would appreciate it at this time if you'd send all documentation in compliance with my case to show appropriate measures have been taken to help prevent the bank from taking my home.

If you are unable to comply with this request within 30 days I will be forced to contact the BBB as well as the NJ & FL bar associations.

Sincerely,

T. Sheewood 1:38p.  
11/16/11

Sean Brothers  
(732) 510-9134

C. Adams 1:40p.  
11/16/11

Annmarie Craft

Ref# 12-882

FL State B

800-342-8

Grievance ma  
in.

813-221-

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<input type="checkbox"/> Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. <input type="checkbox"/> Print your name and address on the reverse so that we can return the card to you. <input type="checkbox"/> Attach this card to the back of the mailpiece, or on the front if space permits.		A. Signature <input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee	
1. Article Addressed to:		B. Received by (Printed Name)	C. Date of Delivery
Thomas Sherwood 11524 HWY. 92 E. Seffner, FL 33584			3/17/11
2. Article Number (Transfer from service label)		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	
		7010 3090 0001 9219 3610	

#9

SEAN R. & ASHLEY R. BROTHERS  
2337 SOUTH BRANCH ROAD  
NESHANIC STATION NJ 08853

ACCOUNT NO:  
STATEMENT NO:

Page: 1  
06/02/2016  
14388-001W  
1

BANK/CHAPTER 13

INTERIM STATEMENT

HOURS

05/20/2016	Fixed Fee for Chapter 13 Bankruptcy representation, as per legal representation agreement executed by client and Firm, including meeting with client; review of client-provided financial records, information, and documentation; preparation of bankruptcy petition and Chapter 13 Plan for filing with Court; attending creditor's meeting with client; and attending Confirmation Hearing, if required by Court (Legal Fees = \$4,000.00).	
	Miscellaneous: Emergent Filing fee (\$750.00)	
	FOR CURRENT SERVICES RENDERED	4,750.00
06/03/2016	Miscellaneous: Payment of \$1,810.00 received; thank you.	-1,810.00
	TOTAL CREDITS FOR FEES	-1,810.00
05/22/2016	Chapter 13 Court filing fee (\$310.00)	310.00
05/22/2016	Chapter 13 Case Fee Payment (\$250.00)	250.00
	TOTAL EXPENSES	560.00
	TOTAL CURRENT WORK	3,500.00
05/22/2016	Payment- Bankruptcy	-3,500.00
	BALANCE DUE	<u>\$0.00</u>

PLEASE REMIT PAYMENT TO "MARIANO & COIRO, P.C." PAYMENTS RECEIVED AFTER THE LAST DAY OF THE SUBJECT BILLING MONTH WILL APPEAR ON YOUR NEXT STATEMENT. PLEASE NOTE THAT WE ACCEPT VISA, MASTERCARD & DISCOVER. PLEASE CALL TO PAY BY CREDIT CARD.

Iowa  
Complaints of  
Senior Leader  
Friday - 9:00 AM

Kate Harrenstein  
1 hour 2 minutes  
5:36 PM on 6/16/2016

#11

\$97,507.13  
doesn't  
Escrow short  
\$40,465.43

Sent to Senior leadership

(2) open cases in office  
Sept + Oct.

Case#: 16-21401/CMG  
Hearing: June 21, 2017  
Time: Ready Hold 12:00PM  
Judge: Gravelle

authorization

#7 needle in haystack b/c of # of  
alberts + marias

hour time increments

Request to pull all notes  
on account - unquizing about  
POA - 30 YR lifespan

1st person to know WJ  
taxes for free

Information one has?

Jan	
July	\$2100.00
<del>Aug</del>	
<del>Feb</del>	
Month	
	\$308.40
(1) Oct.	\$3,086.00
	4
	\$6,728.60

What happened to payments.

\* Home owners insurance

(\$1,542.45 Total)

Received 2010

\* Has to request more info

In payment

\* Need complete Financial Packet

\* Tell why documents are needed

3086.00  
2100.22

\* Escrow Short should be \$1,182.87

\$5495.71

29% would be gone

39% 3.75%

527,000  
- 63,000  
4,000

Not on

#11 Everything doesn't freeze when you file bankruptcy just late fees stop Principal balance hasn't changed

Monday, November 21, 2016

Outgoing Call @ 8:45AM—Left message

Outgoing Call @ 12:18PM—arranged to speak at 3PM Eastern time

Incoming Call @ 3PM—Call lasted 58 Minutes

**NEXT PHONE CALL—Wednesday, November 30, 2016 @ 3PM**

### **Overview of phone call**

1. Kate is going to find out where the \$1,800 being paid to the trustee is
  2. Kate is going to see why a check for \$49.38 was cut
  3. Kate requested a payment history for the life of the loan
  4. Kate is emailing me the property insurance requirements along with the PMI statement.
  5. Kate is looking into the Escrow balance error.
- We looked over the 9/6/2016 statement together. Talked about the errors in applied payments along with the numbers not matching up with the proof of claim. We will readdress the issue once I receive the "customer friendly payment history"
  - Kate is speechless & doesn't understand why the payments aren't being applied in the amount of \$3007.76
  - I am included in the foreclosure suit because I was added to the title during the modification process back in 2012. Kate explained that Wells Fargo should not have needed any POA to speak with me after that point.
  - In the event that any other WF representative refuses to speak with me because Sean R. Brothers is the primary name on the loan, there is a POA on file that doesn't expire until 2052
  - Kate doesn't think this issue will be resolved before Christmas. I asked if there is any way to adjust the payments being made to the trustee until we figure out the ACTUAL arrears. She said that is something that has to be discussed between our lawyer, the trustee and the judge.

### **Private Mortgage Insurance**

What is Wells Fargo Covered For? Can I get a detailed copy of the policy including the company that is being used, the deductible & the premium?

SENT TO EMAIL (AshleyBrothers220@gmail.com) WITH MINIMUM INSURANCE COVERAGE FOR THE HOUSE.

### **Escrow**

Numbers are NOT adding up

July-Escrow Balance



#18

Page 20 of 44  
WELLS FARGO BANK N.A.  
WELLS FARGO BANK N.A.  
ESCROW DISB CLRNG/708ARC 600 0091129395  
0091129395  
1-866-234-8271CHECK NO.  
**7031444872**17-1  
910MO/DAY/YR  
**10/13/2016**P.O. Box 10335  
Moines, IA 50306-0335

FOR PAYMENT OF ESCROW TO MORTGAGOR

PAY TO  
THE ORDER  
OFSEAN BROTHERS  
2337 S BRANCH RD  
NESHANIC STATION NJ 08853Case#: 16-21401/CMG  
Hearing: June 21, 2017  
Time: Ready Hold 12:00PM  
Judge: GravelleAMOUNT  
**\$49.38**

Forty Nine and 38/100 Dollars

  
AUTHORIZED SIGNATURE

# 7031444872# 091000019# 6504701472#

## Disbursement Check Voucher

PAYEE NAME  
& ADDRESSSEAN BROTHERS  
2337 S BRANCH RD  
NESHANIC STATION NJ 08853CHECK NUMBER: 7031444872  
CHECK DATE: 10/13/2016  
PAYEE CODE: 0091129395

BATCH: ARC

PAGE 1 OF 1

LOAN NUMBER	SHORT NAME/ INIT NAME/ PROPERTY ADDRESS	DESCRIPTION	TRAN CODE	DATE	AMOUNT DUE
129395	S BROTHERS	Was incorrectly sent Have no escrow overage depending on where you look @ our account.  Kate Harrienstein instructed me to cash the check on 11/21/16 since its another mistake made by Wells Fargo.	307		49.38

Check Totals:

1 Item

\$49.38



Wells Fargo Home Mortgage  
MAC N9408-L14  
2701 Wells Fargo Way  
Minneapolis, MN 55408

September 15, 2016

SEAN BROTHERS  
2337 S BRANCH RD  
NESHANIC STATION, NJ 08853

Tanaya

Arteaga

10/13 - 2pm - 2:23p

\* can't find escrow  
analysis \*

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Subject: Escrow account overage

Mortgage account number: 0091129395

Property address: 2337 S BRANCH RD

NESHANIC STATION, NJ 088534119

Dear SEAN BROTHERS ,

Each year, we review mortgage accounts to make sure the escrow portion of the scheduled payment covers the property taxes and/or insurance premiums. Increases or decreases in the annual property taxes and/or insurance premiums may cause the mortgage payment amount to change.

In our recent review of the mortgage account noted above, we determined it had an overage of \$49.38. For details on how this overage was calculated, please refer to the detailed escrow analysis statement included with this letter. Due to your current bankruptcy case, this overage and a copy of your detailed escrow analysis statement have been forwarded to the trustee handling your case.

If you have any questions or need further assistance, please call us at 1-800-416-1472, Monday through Friday, 8:00 a.m. to 8:00 p.m. Central Time.

Escrow Operations  
Wells Fargo Home Mortgage

Enclosure



Thursday 3/2/17 @

1:53 PM

Incoming carol-  
mayors office

Call:

1<sup>st</sup> Senator Menendez  
(973) 645-3030

2<sup>nd</sup> - Congressman Leonard  
Lance  
(908) 518-7733

\* Problems w/ WF. Contacted  
CPFB \* I'm not happy  
w/ the way its being  
handled \*

\* ~~AA~~ Gov. Office \*



Thursday 3/2/2017

Incoming @ 2:11 PM

Call: 7 min

Will go to bat for our home

Weekly conference calls  
w/W3.

Send over all documents  
+ they will present  
them to the bank

~~~~~  
Call: Doug Reese  
Non-Profit Housing Couns.

(973) 676-5506

X-2175

#22

Document Page 34 of 44

Linda - Wells Fargo - 1/23/17

11:48 AM - called to see if all of the documents were sent over. Explained they were sent on Friday + should be arriving Monday 1/23 or Tuesday 1/24. She said her next call would be when she receives the docs. or 5 days from now. Whichever comes 1st.

---

called January 30 - 12:47P  
Voicemail - Requesting she call back by the end of the day to confirm receipt of corrected 4506-7

11/30/2017

#22

CPFB

11:30 - outgoing 12 1/2 minutes

Reviewed Documents

Friday 1/27/2017

inquired about union

and additional expenses.

Thought was the trustee

wants to write 11/1/2016

just needs to have it on

file. [THEY DO NOT NEED THEM  
TO MODIFY LOAN]

linda.e.andrews@wellsfargo.com

#22

email sent

12:15 PM

1/30/2017 - VM - Linda Andrews  
4:15 PM

2/3/2017 - another agent  
calling to inquire about  
2012.

Wanted to see if we are still  
willing to authorize WF  
to speak to gov. Christie?

In 2012 we were told they  
couldn't legally do that.  
It prolonged the process an  
additional 3 mths.

---

2/8/17 Linda Andrews - 12:45 - left voicemail  
requesting follow up.

#22

Kelly - calling b/c she  
received following pages

62 - 63 - 71 + 70

16:30 - 2/9  
9:49 AM

---

Linda Andrews - Hopefully  
\*be resolved by 3/1.

can I call to have it done?

~~It~~ Must be done by WF hired  
appraisers.

10:58 AM - 2/9  
8 minutes

Will note the system  
that the photos sent in  
must be used

#22

2/13/2017 - 5:54 @ 10:34AM  
Partial duplicable account  
sending.

Contradicting EVERYTHING  
that I was told in 2017

- ① No foreclosure when in  
modification review
- ② Authorization to speak to  
courts.

#22

Wednesday 2/22 @ 6:43p  
Mike calls to set up  
appraisal to complete  
modification

Thursday 2/23 @ 4:21p  
Linda calls - modification  
denied - appraisal cancelled

2/26 - Mike came @ 10A to do  
appraisal on home.  
\*NO contact w/ WF\*

2/26 - 10:49 Mike called WF  
wants the appraisal.

2/26 - 11:20 - Left Linda And.  
VM about lack of communication  
call lasted 4m 11s.

#22

Tuesday 2/28 @ 4:39P  
Kelly called

I requested she call back  
the following day b/c my  
children just got off the  
bus. \*

Wednesday 3/1 @ 12:16PM  
Kelly called. I was  
in the middle of the store  
& let it go to VM.

Thursday 3/2 @ 11:13AM  
Lisa called about NJ  
attorney general complaint.  
\* call was dropped \*

Thursday 3/2 @ 11:17AM  
Lisa called. We arranged  
to speak @ 2p. EST b/c  
Alyssa was sick & I  
needed to tend to her.

Thurs 3/2 @ 1:53P. Gov. Office. Referred  
to Menendez office.



#22

Thurs 3/2 @ 2:03 P. I left a  
Ym for WF contact w/in  
the Senators office.

Thurs 3/2 @ 3:26 P Lisa  
called. We discussed  
'WHY' I'm in need of help  
& possible resolutions.

- ① Deed in lieu
- ② Split debt 50/50
- ③ cash for keys
- ④ Short sale

She asked why I want to keep  
the house if its such a  
dump.

call ended after 29 minutes  
b/c my husband came home  
w/my middle son. He had a  
hair cut scheduled for 4:15P.

Thurs 3/2 @ 4:05 Kerry called  
w/an attitude. I have  
explained I can't speak  
after 4 b/c of my children

#22

I further explained I was walking into the barber w/ my son + was not discussing personal issues in front of strangers.. She got angry.

I told her I'd call back but between the barber + picking my oldest up from school I did not arrive home until after her day ended

#22

Kenny - (800) 853-8516  
ext. 1335621004  
7:30A - 4:30P.

Kenny transferred both cases over to Lisa @ this point in time to avoid further issues w/ too many WF people reaching out back to back

Outgoing @ 10:54 AM on 3/3/2017  
No account information was confirmed

---

Lisa - (800) 853-8516  
ext: 1335621085

Outgoing call on 3/3 @ 10:59A.  
18:29 min.

208 pages of documents to go

Vanessa

#22

3 way  
call

4:44P - 6/8/2017

Leslie - underwriter

Need Paystubs.

Requesting: 4 Paystubs.

Same paystubs which is  
why modification was  
denied: ~~Req~~

Asked for another release

Call was ended by

WF @ 4:53 P

vanessa.juarez@wellsfargo.  
com